

In re:
Albert C Martins
Mary B Martins
Debtors

Case No. 25-11133-jeb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0101-1

User: admin

Page 1 of 3

Date Rcvd: Jun 02, 2025

Form ID: 309I

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Albert C Martins, Mary B Martins, 69 Cherry Street, Wenham, MA 01984-1305
aty	+ John F. Sommerstein, Law Offices of John F. Sommerstein, 1091 Washington Street, Gloucester, MA 01930-1141
20995939	+ Atrius Health, PO Box 415432, Boston, MA 02241-5432
20995945	+ Capital One, c/o Ratchford Law Group, 89 Newbury St Suite 106, Danvers, MA 01923-1075
20995946	+ Cataldo Ambulance, PO Box 435, Somerville, MA 02143-0006
20995954	Collection, Greenville, SC 29602
20995951	Collection, 320 E Big Beaver Rd, Troy, MI 48083-1238
20995950	Collection, 1 American Ln, Greenwich, CT 06831-2560
20995952	Collection, 120 Corporate Blvd, Norfolk, VA 23502-4952
20995955	+ Credit Corp Solutions, c/o Kream & Kream, PO Box 890117, East Weymouth, MA 02189-0002
20995963	+ Leahy Health, PO Box 981029, Boston, MA 02298-1029
20995970	+ Ortho Care Medical Equipment, 700 Lake Ave, #6, Manchester, NH 03103-2734
20995980	+ University Skin Oncologists, PO Box 467, Amesbury, MA 01913-0010

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: taxes@ch13boston.com	Jun 02 2025 22:36:00	Carolyn Bankowski-13-12, Chapter 13-12 Trustee Boston, P. O. Box 8250, Boston, MA 02114-0950
smg	+ Email/Text: EOL-EMT-EBN@mass.gov	Jun 02 2025 22:36:00	CHIEF COUNSEL, LEGAL DEPARTMENT, DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS, 19 STANIFORD STREET, 1ST FLOOR, Boston, MA 02114-2502
smg	EDI: MASSDOR	Jun 03 2025 02:29:00	MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, Boston, MA 02114-9564
ust	+ Email/Text: ustpregion01.bo.ecf@usdoj.gov	Jun 02 2025 22:36:00	Richard King - B, Office of the US Trustee, J.W. McCormack Post Office & Courthouse, 5 Post Office Sq., 10th Fl, Suite 1000, Boston, MA 02109-3934
20995936	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 02 2025 22:45:33	Ally Credit Card/Cws, PO Box 9222, Old Bethpage, NY 11804-9222
20995938	Email/PDF: bncnotices@becket-lee.com	Jun 02 2025 22:35:20	Amex, Correspondence/Bankruptcy, PO Box 981535, El Paso, TX 79998-1535
20995937	Email/PDF: bncnotices@becket-lee.com	Jun 02 2025 22:45:49	Amex, PO Box 981537, El Paso, TX 79998-1537
20995940	EDI: BANKAMER	Jun 03 2025 02:29:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
20995941	EDI: BANKAMER	Jun 03 2025 02:29:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Cir, Tampa, FL 33634-2413

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20995944	+ Email/Text: bankruptcy@rubinrothman.com	Jun 02 2025 22:36:00	Capital One, c/o Rubin & Rothman, 1787 Veterans Highway, Suite2, Islandia, NY 11749-1500
20995943	EDI: CAPITALONE.COM	Jun 03 2025 02:29:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
20995942	EDI: CAPITALONE.COM	Jun 03 2025 02:29:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
20995947	Email/Text: bankruptcy@cavps.com	Jun 02 2025 22:36:00	Cavalry Portfolio Services, Attn: Bankruptcy, 1 American Ln, Ste 220, Greenwich, CT 06831-2563
20995949	EDI: JPMORGANCHASE	Jun 03 2025 02:29:00	Chase Auto Finance, Attn: Bankruptcy, 700 Kansas Ln, LA4, Monroe, LA 71203-4774
20995948	EDI: JPMORGANCHASE	Jun 03 2025 02:29:00	Chase Auto Finance, 700 Kansas Ln, Monroe, LA 71203-4774
20995953	+ Email/Text: bkfilings@zwickerpc.com	Jun 02 2025 22:36:00	Collection, c/o Zwicker & Assoc, 80 Minuteman Road, Andover, MA 01810-1008
20995956	+ EDI: MASSDOR	Jun 03 2025 02:29:00	Department of Revenue, Bankruptcy Unit, PO Box 7090, Boston, MA 02204-7090
20995957	EDI: DISCOVER	Jun 03 2025 02:29:00	Discover Financial, PO Box 30939, Salt Lake City, UT 84130-0939
20995958	EDI: DISCOVER	Jun 03 2025 02:29:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
20995959	Email/Text: Hcabanruptcy-courtntices@hcamerica.com	Jun 02 2025 22:36:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
20995960	EDI: IRS.COM	Jun 03 2025 02:29:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
20995961	EDI: JPMORGANCHASE	Jun 03 2025 02:29:00	Jpmcb, PO Box 15369, Wilmington, DE 19850-5369
20995962	EDI: JPMORGANCHASE	Jun 03 2025 02:29:00	Jpmcb, MailCode LA4-7100, 700 Kansas Ln, Monroe, LA 71203-4774
20995964	Email/PDF: resurgentbknotifications@resurgent.com	Jun 02 2025 22:45:34	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
20995966	Email/Text: bankruptcydpt@mcmcg.com	Jun 02 2025 22:36:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
20995967	+ Email/Text: apbankruptcy@nationalgrid.com	Jun 02 2025 22:36:00	National Grid, P.O. Box 371338, Pittsburgh, PA 15250-7338
20995968	Email/Text: apbankruptcy@nationalgrid.com	Jun 02 2025 22:36:00	National Grid - Gas, PO BOX 371338, Pittsburgh, PA 15250-7338
20995974	EDI: PRA.COM	Jun 03 2025 02:35:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
20995973	EDI: PRA.COM	Jun 03 2025 02:35:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-4952
20995971	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 02 2025 22:45:33	Plusfinance/cws, PO Box 9222, Old Bethpage, NY 11804-9222
20995972	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 02 2025 22:45:41	Plusfinance/cws, Attn: Bankruptcy, PO Box 9222, Old Bethpage, NY 11804-9222
20995975	+ Email/Text: kim.downey@salemfive.com	Jun 02 2025 22:36:00	Salem Five Cent Sb, 210 Essex St, Salem, MA 01970-3793
20995976	^ MEBN	Jun 02 2025 22:29:21	Sofi Lending Corp/Mohela, 1 Letterman Dr, San Francisco, CA 94129-1494

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20995977	Email/Text: EBN@Mohela.com	Jun 02 2025 22:36:00	Sofi Lending Corp/Mohela, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
20995978	EDI: WTRRN BANK.COM	Jun 03 2025 02:29:00	Target, PO Box 673, Minneapolis, MN 55440-0673
20995979	EDI: WTRRN BANK.COM	Jun 03 2025 02:29:00	Target, c/o Financial & Retail Srvs Mailstop BT, PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
20995965		Mass General Brigham, POP Box 418393
20995969		North Shore Bank
20995981		Unknown Plaintiff
20995982		Unknown Plaintiff
20995983		Unknown Plaintiff

TOTAL: 5 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 04, 2025

Signature: /s/Gustava Winters

Information to identify the case:	
Debtor 1:	Albert C Martins
	First Name Middle Name Last Name
Debtor 2:	Mary B Martins
(Spouse, if filing)	First Name Middle Name Last Name
United States Bankruptcy Court:	District of Massachusetts
Case number:	25-11133
Social Security number or ITIN:	xxx-xx-9425
EIN:	--
Social Security number or ITIN:	xxx-xx-9531
EIN:	--
Date case filed for chapter:	13 6/2/25

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Albert C Martins	Mary B Martins
2. All other names used in the last 8 years	aka ALBERT MARTINS	aka Molly Martins, aka MARY MARTINS
3. Address	69 Cherry Street Wenham, MA 01984	69 Cherry Street Wenham, MA 01984
4. Debtor's attorney Name and address	John F. Sommerstein Law Offices of John F. Sommerstein 1091 Washington Street Gloucester, MA 01930	Contact phone 617-523-7474 Email: jfsommer@aol.com
5. Bankruptcy trustee Name and address	Carolyn Bankowski-13-12 Chapter 13-12 Trustee Boston P. O. Box 8250 Boston, MA 02114	Contact phone 617-723-1313 Email: 13trustee@ch13boston.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	U. S. Bankruptcy Court J.W. McCormack Post Office & Court House 5 Post Office Square, Suite 1150 Boston, MA 02109-3945 https://www.mab.uscourts.gov	Hours open: Monday-Friday 8:30am-5:00pm Contact phone 617-748-5300 Date: 6/2/25

For more information, see page 2

Location:
Zoom video meeting. Go to [Zoom.us/join](https://zoom.us/join),
Enter Meeting ID: 388 069 9713, and
Passcode: 6990124242, OR call
1-781-757-2982

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

For additional meeting information go to <https://www.justice.gov/ust/moc>

Filing deadline: 9/15/25

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 8/11/25

Filing deadline: 12/1/25

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Filing Deadline: 60 days from the first date set for the meeting of creditors

Filing Deadline: 60 days from the first date set for the meeting of creditors

The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.